

From: "Pam Edwards" <pedwards@usdf.org> on 10/01/2007 09:20:04 AM

Subject: Truth in Lending

I strongly support all of the changes being proposed for credit card issuers. As a victim of all the schemes you have listed, despite having an excellent credit rating, I endorse anything that will stop the tricks and let customers know exactly what is happening with their money. I have had rates change on me for no reason, had credit card companies claim that my payment was received but not processed by the due date (whose fault was that?), paid off a balance that was told to me by a company's representative only to get a finance charge payment notice the next month (when I called the company's answer was their representative had made a mistake), and had a two week delay in information update occur with online payment due to nothing the company could/would explain (I changed bank accounts).

I am working to get rid of all of my credit cards. I hate the games the credit card companies play.

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